REMARKS

Status of the Claims

Claims 1-4, 6-12, 14-20, and 22-24 are currently present in the Application, and claims 1, 9, and 17 are independent claims. Claims 1-4, 6, 7, 9-12, 14, 15, 17-20, 22, and 23 have been amended and claims 5, 13, and 21 have been canceled.

Examiner Interview

Applicant wishes to thank the Examiner for the courtesy extended to Applicant's attorney during a telephone interview on Tuesday, November 21, 2006. During the interview, Applicant's attorney proposed amending Applicant's independent claims to clarify that the protocol used by the computing device and the network address of the computing device, if the network address is registered, are used to select which financial account functions are allowed. If the network address of the computing device is not registered, then only the protocol is used to select the allowed financial account functions. Although the cited prior art, U.S. Patent Publication 2005/0044197 to Lai, does discuss the use of protocols in a web services environment, Lai does not select allowed financial account functions based on the protocol and network address (if available) of a requesting computing device. The Examiner stated that he would perform further searching after receiving Applicant's Response. No agreement was reached on the claims.

Drawings

Applicant notes that the Office Action did not indicate whether the formal drawings, filed with the Application on August 21, 2003, are acceptable. Applicant respectfully requests that the Examiner indicate whether the formal drawings are accepted in the next office communication.

Claim Rejections - Alleged Anticipation Under 35 U.S.C. § 102

Claims 1-5, 7-13, 15-21, and 23-24 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Lai, U.S. Patent Publication No. 2005/0044197 (hereinafter Lai). Applicant respectfully traverses the rejections under 35 U.S.C. § 102.

Independent claim 1 has been amended to include limitations previously found in dependent claim 5, and therefore claim 5 has been canceled. Similarly, independent claims 9 and 17 have been amended to include limitations previously found in dependent claims 13 and 21, respectively, and claims 13 and 21 have been canceled. As discussed during the interview, independent claims 1, 9, and 17 have been amended to clarify that the protocol used by the computing device and the network address of the computing device, if the network address is registered, are used to select which financial account functions are allowed. If the network address of the computing device is not registered, then only the protocol is used to select the allowed financial account functions. In addition to original claims 5, 13, and 21, support for these amendments is also found in Figure 3 and in Applicant's specification on page 11, line 22 through page 12, line 27.

To anticipate a claim, the reference must teach every element of the claim (Manual of Patent Examining Procedure § 2131). Applicant respectfully submits that Lai does not anticipate Applicant's independent claims, as Lai does not teach every element of claims 1, 9, and 17. Using independent claim 1 as an exemplary claim, Applicant's teach and claim the following:

- receiving, through a network, a request from a computing device;

- identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request;

- retrieving a network address corresponding to the computing device;

- determining whether the network address is registered;

- in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol; and

- in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol.

Applicant teaches and claims identifying the protocol used by a computing device and also retrieving the network address used by the computing device. If the network address is registered, then both the protocol and the network address are used to select which financial account functions are allowed. If the network address is not registered, then only the protocol is used to select the allowed financial account functions.

Lai purports to teach a system and method for designing and implementing web services (see Lai, Abstract). While Lai does discuss a client using on online banking service (Lai, paragraphs 0217 and 0412), Lai does not teach "selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store," where the selecting is based upon the network address and the identified protocol if the network address is registered, and where the selecting is based upon the identified protocol if the network address is not registered.

The Office Action cites Lai at paragraphs 0411, 0412, and 0967 as disclosing aspects of retrieving account functions (see discussion of original claims 5, 13, and 21 on page 3 of the Office Action). In paragraphs 0411 and 0412, Lai discusses a web services architecture. The web services architecture include meta-components, each having different architecture components to interact with each other. Lai further notes that each meta-component may include different components and services. Lai also discusses that Service Requestors may access the services from a variety of mobile devices or a browser. In paragraph 0967, Lai discusses a scenario where a user accesses web services functionality to perform a funds transfer. Lai specifically notes that "[t]his process may invoke the authentication and the associated entitlement services to determine whether the client is a valid user, and whether the client is authorized to access the fund transfer service." Lai does not select allowed financial

account functions based on the protocol used by the requesting computing device and the network address, if available, of the requesting computing device, as taught and claimed by Applicant. Rather, Lai simply determines if a particular client is allowed to transfer funds. The determination in Lai is based solely on the identity of the client and has nothing to do with the protocol used by the computing device or the network address of the computing device. Applicant teaches and claims using the protocol and the network address, if available, of the requesting computing device in order to determine which account functions are allowed. This adds a measure of security above and beyond that which is contemplated by Lai.

For the reasons set forth above, Applicant respectfully submits that Lai does not teach "in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol," and "in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol," as taught and claimed by Applicant in independent claims 1, 9, and 17. Therefore, Applicant respectfully submits that independent claims 1, 9, and 17, and the claims which depend from them, are not anticipated by Lai, and respectfully requests that they be allowed.

Claim Rejections – Alleged Obviousness Under 35 U.S.C. § 103

Claims 6, 14, and 22 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Lai in view of Albert et al., U.S. Patent Publication No. 2003/0177389 (hereinafter Albert). Applicants respectfully traverse the rejections under 35 U.S.C. § 103.

Claims 6, 14, and 22 depend from independent claims 1, 9, and 17, and are therefore patentable for at least the reasons discussed above with regard to

independent claims 1, 9, and 17. Using claim 6 as an exemplary claim, claims 6, 14, and 22 include the following elements:

- receiving a second request from the computing device to alter security settings;

- returning a selection page to the computing device, the selection page including indicators for the allowed financial account functions currently accessible to the computing device;

- receiving one or more security selections from the computing device in response to the user of the computing device altering the allowed financial account functions currently accessible to the computing device; and

- storing the received security selections in the data store.

Albert purports to teach a method for determining which security policy to apply to a device (see Albert, Abstract). The Office Action cites Albert at paragraph 0013 as disclosing the elements of Applicant's claims 6, 14, and 22. However, the cited paragraph of Albert reads as follows:

> To guard against these types of risks, the bank may require an on-line banking user to install particular security software on his or her machine and/or may require particular security policies or settings to be implemented. Current VPN and security technology provides for loading of a particular security policy (e.g., software implementing a particular security policy required by the bank in this example) based upon a particular location (e.g., based upon a specific network connection to the bank). However, this is currently an all or nothing solution. This current solution may, in fact, provide an appropriate level of protection for the bank's systems. However, the result of this current approach is that a user may be forced to implement security policies that are much more restrictive than he or she requires for other activities, such as connecting to an Internet service provider or connecting to other computers in a home network. These restrictions may, in fact, make it more difficult for the user to perform particular tasks that he or she may want to do perform with organizations or entities other than the bank. The set of security policies appropriate for on-line banking may be inappropriate for connecting to

other sites for other purposes. On the other hand, if the bank leaves security policies and settings to the sole discretion of the user, the user's preferred security settings may be insufficient to protect the bank's systems.

While the cited paragraph discusses installing security software and requiring particular security policies or settings to be implemented, there is no discussion regarding receiving a request to alter security settings, returning a selection page to the computing device, receiving security selections from the computing device, and then storing the received security selections, as taught and claimed by Applicant in claims 6, 14, and 22. While the cited section of Albert discusses security policies and security settings in general terms, Albert simply does not teach or suggest the "receiving," "returning," "receiving," and "storing" elements that are taught and claimed by Applicant.

For the reasons set forth above, Applicant respectfully submits that claims 6, 14, and 22 are patentable over Lai in view of Albert, and respectfully requests that they be allowed.

Conclusion

As a result of the foregoing, it is asserted by Applicant that the remaining claims in the Application are in condition for allowance, and Applicant respectfully requests an early allowance of such claims.

Applicant respectfully request that the Examiner contact the Applicant's attorney listed below if the Examiner believes that such a discussion would be helpful in resolving any remaining questions or issues related to this Application.

Respectfully submitted,

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